

## **AMENDMENTS TO THE CLAIMS:**

This listing of claims will replace all prior versions and listing of claims in the application.

Claims 1-2 (Cancelled).

3. (Currently Amended) A computerized method for ~~providing~~  
selecting an appropriate utility rate to provide cost savings for ~~utility users a~~  
consumer, comprising:

defining a database in a host computer;

providing a first party database in a first party computer;

accumulating and storing in the first party database utility consumption information previously collected by the first party, and which relates to the previous utility consumption by a ~~customer~~ consumer;

processing the previous utility consumption information to provide historical billing data relating to the utility consumption by the consumer;

processing the historical billing data stored in the first database to provide predetermined tolerance parameters for the utility consumption information of the ~~customer~~ consumer;

performing an audit of the utility consumption information relating to the ~~customer~~ consumer against the predetermined tolerance parameters to determine whether the utility consumption information satisfies the predetermined tolerance parameters;

accumulating a plurality of variable utility rate information from a plurality of utility providers;

storing in the database of the host computer the variable utility rate information from the plurality of utility providers;

receiving into the host computer the utility consumption information relating to the ~~customer~~ consumer and ~~determining~~ identifying a utility rate from the plurality of variable utility rate information that provides cost savings to the ~~customer~~ consumer;

processing the utility consumption information and the identified utility rate to provide usage-based, computer viewable data which is associated with consumer's consumption of the utility; and

providing the ~~customer~~ consumer with remote access to the computer viewable data, and wherein the ~~customer~~ consumer can view the computer viewable data at a remote location relative to the host computer, and further affirmatively acts upon the computer viewable data to select the ~~appropriate~~ identified utility rate ~~to~~ which provides cost savings to the ~~customer~~ consumer.

4. (Currently Amended) A computerized method as claimed in claim 3, and wherein after the step of receiving into the host computer the utility consumption information of the ~~customer~~ consumer, and before the step of processing the utility consumption information and the identified

utility rate to provide use-based computer viewable data, the method further comprises:

determining a cost savings tolerance parameter for the ~~customer~~  
consumer.

5. (Currently Amended) A computerized method as claimed in claim 4, and further comprising:

providing a second party database in a second computer, and wherein the plurality of variable utility rate information which relates to the plurality of utility providers, is accumulated by a second party and stored in the second party database, and wherein the second computer is coupled in data exchanging relation relative to the host computer, and wherein the first party computer cannot gain access to the plurality of variable utility rate information stored in the second party database, and the second party computer cannot gain access to the ~~customer~~ consumer's utility consumption information stored in the first party database.

6. (Currently Amended) A computerized method as claimed in claim 5, and wherein the second party collecting the plurality of variable utility rate information is a utility rate consultant.

7. (Currently Amended) A computerized method as claimed in claim 5, and further comprising:

preparing computer readable templates by the second party and which summarize the plurality of variable utility rate information collected by the second party; and

providing the computer readable templates prepared by the second party to the host computer.

8. (Currently Amended) A computerized method as claimed in claim 7, and wherein the step of receiving into the host computer the utility consumption information relating to the ~~customer~~ consumer further comprises:

removing the ~~customer's~~ consumer's identity and assigning an encrypted identifier to the consumer, and which now relates to the utility consumption history of the ~~customer~~ consumer stored in the first database; and

providing the utility consumption ~~history~~ information bearing the encrypted identifier to the host computer, and wherein the second party computer cannot gain access to the ~~customer~~ consumer's ~~identifying information-identity~~ stored in the first database.

9. (Currently Amended) A computerized method as claimed in claim 8, and wherein the step of processing the utility consumption information and the ~~optimal~~ identified utility rate to provide usage-based ~~information~~ computer viewable data further comprises:

processing the identified utility rate information which meets the predetermined ~~cost savings~~ tolerance parameters for the utility consumption ~~history~~ information bearing the encrypted identifier.

10. (Currently Amended) A computerized method as claimed in claim 9, and wherein the step of providing the ~~customer~~ consumer with ~~computer access~~ remote access to the computer viewable data further comprises:

allowing the ~~customer's~~ consumer's agent to select the identified utility rate which meets the ~~customer's~~ consumer's needs;

after the step of selecting the ~~appropriate~~ identified utility rate, calculating a percentage of the cost savings experienced by the ~~customer~~ consumer as a result of the selection of the ~~appropriate~~ identified utility rate, and retaining and sharing a portion to the cost savings as an earned fee between the first party and the second party.

11. (Previously Presented) A computerized method as claimed in claim 10, and wherein the host computer is an automated clearing house provided by a third party, and wherein the earned fee is also shared with the third party.

12. (Previously Presented) A computerized method as claimed in claim 11, and wherein the utility consumption information relates to the usage of consumable resources and services.

13. (Cancelled)

14. (Currently Amended) A computerized method for ~~providing~~ selecting an appropriate utility rate to provide cost savings for ~~utility users a~~ consumer, comprising:

accumulating a utility consumption history for at least one ~~utility user~~ consumer by a first party;

analyzing the utility consumption history against predetermined tolerance parameters by the first party;

accumulating a plurality of utility rate schedules by a second party;

analyzing the utility consumption history provided by the first party by utilizing the ~~several~~ plurality of utility rate schedules provided by the second party;

subscribing the ~~utility user~~ consumer to the a utility rate schedule which is identified among the plurality of utility rate schedules, and which provides cost savings for the ~~utility user~~ consumer; and

compensating the first and second parties for the cost savings realized by the ~~utility user~~ consumer.

15. (Currently Amended) A computerized method as claimed in claim 14, wherein the step of accumulating utility consumption history further comprises:

providing a first party computer;

defining in the first party computer a first database for storing ~~customer-business~~ consumer information relating to the previous utility consumption by the ~~customer~~ consumer;

processing the previous utility consumption information to provide historical billing data relating to the utilities consumption by the consumer; and

assigning an encrypted identifier to protect the ~~customers'~~ consumers' identity, and wherein the encrypted identifier thereafter identifies the utility consumption information of the ~~utility-user~~ consumer.

16. (Currently Amended) A computerized method as claimed in claim 15, wherein after the step of defining the first database in the first party computer, and before the step of assigning an encrypted identifier to protect the ~~customer's~~ consumer's identity, the method further comprises:

providing ~~the~~ predetermined tolerance parameters ~~relating~~ which relate to the historical billing data to the first database; and

receiving recent utility consumption information relating to the ~~customer~~ consumer and processing the recent utility consumption information against the predetermined tolerance parameters or otherwise

establishing that the recent utility consumption information is valid ~~to establish~~ for establishing a utility consumption history.

17. (Currently Amended) A computerized method as claimed in claim 16, wherein the step of accumulating a plurality of utility rate schedules by a second party further comprises:

providing a second party computer which is coupled in data exchanging relation relative to the first party computer, and wherein the second party computer cannot gain access to the ~~customer identification~~ consumer's identity in the first database;

defining a second database in the second party computer; and

storing in the second database the plurality of utility rate schedules which were collected by the second party, and wherein the plurality of utility rate schedules are stored in the form of a computer readable template, and wherein the first party cannot gain access to the plurality of utility rate schedules which are stored in the second party database.

18. (Currently Amended) A computerized method as claimed in claim 17, wherein the step of ~~analyzing~~ processing the recent utility consumption ~~history meeting~~ information against the predetermined tolerance parameters ~~provided by the first party by utilizing the several utility rate schedules provided by the second party~~ further comprises:



providing a third party computer coupled in data exchanging relation relative to the first and second party computers;

defining a third party database in the third party computer;

storing in the third party database the utility consumption information bearing the encrypted identifier and which is supplied by the first party computer, and the utility rate schedules which ~~is~~ are in the form of the computer readable template which is supplied by the second party computer;

processing the utility consumption information with the computer readable template to identify potential cost saving utility rates from among the plurality of utility rate schedules for the utility consumption information which bears the encrypted identifier; and

supplying the potential cost saving utility rates correlated to the utility consumption information bearing the encrypted identifier to the first ~~party host computer~~ database which is in the first party computer.

19. (Currently Amended) A computerized method as claimed in claim 18, wherein the step of subscribing the ~~utility user~~ consumer to ~~the a~~ utility rate schedule ~~which provides cost savings for the utility user~~ further comprises:

determining cost savings tolerance parameters for the utility consumption information bearing the encrypted identifier, and wherein the cost saving tolerance parameters are stored in the first party database;

processing the potential cost saving utility rates supplied by the third party database and which meets the cost savings tolerance parameters against the utility consumption information collected by the first party;

providing the ~~customer~~ consumer with remote access to the potential cost savings utility rates meeting the cost saving tolerance parameters in a computer readable form; and

permitting the ~~customer~~ consumer to select the potential cost savings utility rates which ~~the customer perceives as most advantageous~~ meets the consumer's needs.

20. (Currently Amended) A computerized method as claimed in claim 19, wherein after the step of permitting the ~~customer~~ consumer to select the potential cost savings utility rates which ~~the customer perceives most advantageous~~ meets the consumer's needs, the method further comprises:

implementing the election of the ~~customer~~ consumer with respect to the potential cost savings utility rates ~~which is most advantageous~~.

21. (Currently Amended) A computerized method for ~~providing~~ selecting an appropriate utility rate to provide cost savings for ~~utility users a~~ consumer, comprising:

accumulating utility consumption history into a first database for at least one ~~utility user~~ consumer by a first party, and wherein the first party

assigns an encrypted identifier to the identity of the ~~utility-user~~ consumer and which relates to the utility consumption history stored in the first database;

analyzing the utility consumption history for the at least one ~~utility-user~~ consumer by the first party against predetermined tolerance parameters;

accumulating a plurality of utility rate schedules by a second party into a second database, and wherein the first party transmits the utility consumption history meeting the predetermined tolerance parameters and bearing the encrypted identifier from the first database to the second database;

analyzing in the second database the transmitted utility consumption history bearing the encrypted identifier with the utility rate schedules provided by the second party to determine potential cost savings for the ~~utility-user~~ consumer;

reporting utility rate schedules which provide potential cost savings for the ~~utility-users~~ consumer's consumption history which has been analyzed to the first party;

reporting to the ~~utility-user~~ consumer the utility rate schedules which provide potential cost savings by the first party;

affirmatively selecting and implementing utility rate schedules which provide advantageous cost savings by the ~~utility-user~~ consumer; and

compensating the first and second parties for the cost savings realized by the consumer by the selection of the advantageous utility rate schedules.

22. (Currently Amended) A computerized method as claimed in claim 21, and wherein the step of accumulating utility consumption information further comprises:

providing a first party database in a first party computer;

storing in the first party database the ~~customer's~~ consumer's utility consumption information collected by the first party, and which relates to the consumption of utilities by the ~~customer~~ consumer; and

processing the utility consumption information to provide historical billing data relating to the consumption of the utilities by the ~~customer~~ consumer; and wherein the step of compensating the first and second parties includes sharing a portion of the cost savings realized by the ~~utility user~~ consumer.

23. (Currently Amended) A computerized method as claimed in claim 22, and wherein after the step of accumulating ~~the customer's~~ utility consumption history into a first database, and before the first party assigns an encrypted identifier, the method further comprises:

processing the ~~customer's~~ consumer's utility consumption history accumulated in the first database to provide the predetermined tolerance parameters; and

performing an audit of the recent utility consumption ~~information~~ history of the ~~customer~~ consumer against the predetermined tolerance

parameters to determine whether the recent utility consumption ~~information~~ history meets the predetermined tolerance parameters.

24. (Currently Amended) A computerized method as claimed in claim 21, and wherein before the step of analyzing in the second database the transmitted utility consumption history, the method further comprises:

determining a cost savings tolerance parameter for the ~~customer~~ consumer.

25. (Currently Amended) A computerized method as claimed in claim 21, and wherein after the step of affirmatively selecting a and implementing utility rate schedules ~~by the utility user~~ which provides advantageous cost savings, the method further comprises:

subscribing the ~~utility user~~ consumer to the selected utility rate schedule.

26. (Currently Amended) A computerized method as claimed in claim 22, and wherein the step of sharing a portion of the cost savings realized by ~~utility user~~ the consumer further comprises:

remitting payment to the first and second parties of a portion of the cost savings realized.

27. (Currently Amended) A computerized method for ~~providing~~  
selecting an appropriate utility rate to provide cost savings for ~~utility users~~ a  
consumer, comprising:

accumulating utility usage history for at least one ~~utility customer~~  
consumer in a first database by a first party, and wherein the first party  
analyzes the utility usage history of the consumer and develops  
predetermined tolerance parameters for the utility usage history based upon  
the utility usage history, and wherein the consumer has an agent;

accumulating a plurality of utility rate schedules in a second database  
by a second party;

accumulating and storing in the first party database recent utility  
consumption information of the consumer;

providing an automated clearinghouse by a third party which receives  
the recent utility usage consumption information meeting the tolerance  
parameters from the first database, and the utility rate schedules from the  
second database, and wherein the automated clearing house analyzes the  
~~data~~ recent utility consumption information and the utility rate schedules  
received from the first and second parties to ~~determine~~ identify  
advantageous utility rate schedules which provide cost savings for the ~~utility~~  
~~user~~ consumer, and which further inhibits the first and second parties from  
accessing the other parties data which has been submitted to the automated  
clearinghouse;

reporting the identified advantageous rate schedules which provide cost savings, and which have been developed by the automated ~~clearinghouse~~ clearinghouse, and the third ~~party~~ party, to the first party;

reporting the identified advantageous rate schedules which provide cost savings to the ~~utility-user~~ consumer by the first party, and wherein the ~~utility-user~~ consumer or the agent of the ~~utility-user~~ consumer remotely accesses the identified advantageous rate schedules to analyze and consider the identified advantageous rate schedules and then affirmatively selects ~~the~~ a previously identified advantageous rate schedule which provides the desired cost savings; and

sharing the cost savings realized by the ~~utility-user~~ consumer by the affirmative selection of ~~the~~ a previously identified advantageous rate schedule by the ~~utility-user~~ consumer, or agent of the ~~utility-user~~ consumer, and remitting a portion of the cost savings realized by the ~~utility-user~~ consumer or agent of the ~~utility-user~~ consumer to the first, second and third parties.

28. (Currently Amended) A computerized method as claimed in claim 27, and wherein the step of accumulating the utility usage history for at least one ~~utility-customer~~ consumer in a first database further comprises:

providing a first party database in a first party computer;

storing in the first party database ~~customer~~ consumer information and the utility usage history which was previously collected by the first party, ~~and which relates to the consumption of the utilities by the customer;~~ and processing the utility usage ~~information~~ history to provide historical billing data relating to the consumption of the utilities by the consumer.

29. (Currently Amended) A computerized method as claimed in claim 28, and wherein after the step of developing the predetermined tolerance parameters for the utility ~~consumption~~ usage history, the method further comprises:

performing an audit of the recent utility consumption information of the consumer which was accumulated and stored in the first party database against the predetermined tolerance parameters to determine whether the recent utility consumption information of the consumer satisfies the predetermined tolerance parameters.

30. (Previously Presented) A computerized method as claimed in claim 29, and wherein the step of accumulating a plurality of utility rate schedules in a second database further comprises:

providing a second party database in a second party computer.



31. (Previously Presented) A computerized method as claimed in claim 30, and wherein the step of providing an automated clearinghouse by a third party further comprises:

providing a third party clearinghouse computer.

32. (Currently Amended) A computerized method as claimed in claim 31, and wherein before the step of reporting the identified advantageous rate schedules which could potentially provide cost savings to the ~~utility user~~ consumer, the method further comprises:

determining a cost savings parameter for the ~~customer~~ consumer.

33. (Currently Amended) A computerized method for ~~providing~~ selecting an appropriate utility rate to provide cost savings for ~~utility users a~~ consumer, comprising:

defining a first database in a first computer;

storing in the first database ~~customer~~ consumer information collected by a first party ~~and which pertains to a customer~~, and wherein the ~~customer~~ is a consumer of consumer consumes a utility for which it desires to manage and account;

receiving in the first database utility consumption information relating to the consumer and which is collected by the first party, and whereas the utility consumption information ~~having~~ has various portions;

analyzing the utility consumption information of the consumer against predetermined tolerance parameters by the first party and determining whether the utility consumption information satisfies the predetermined tolerance parameters;

defining a second database in a second ~~computer~~ computer, and wherein the second computer is coupled in data exchanging relation relative to the first computer;

receiving into the second database from a second party a plurality of utility rate information which relates to a plurality of utility providers;

receiving into the second computer selected portions of the utility consumption information relating to the ~~customer~~ consumer, and which satisfies the predetermined tolerance parameters, and processing the received utility consumption information by analyzing the utility consumption history ~~supplied by the first party by utilizing~~ relative to the utility rate information ~~provided by the second party to determine~~ to identify a utility rate which provides potential cost savings to the ~~customer~~ consumer based upon the selected portions of utility consumption information which meets the predetermined tolerance parameters, and wherein the second computer cannot gain direct access to all of the ~~customer~~ consumer information stored in the first database, and the first computer cannot gain access to the utility rate information stored in the second database;

receiving into the first computer the identified utility rate ~~information~~ which provides the ~~customer~~ consumer with potential cost savings, and

processing the utility consumption information which meets the predetermined tolerance parameters and the identified utility rate ~~information~~ to provide usage-based, computer viewable data which is associated with the ~~consumers~~ consumer's consumption of the utility and which is related to the identified utility rate;

providing the ~~customer~~ consumer with computer access to the first computer to view the computer viewable data at a location which is remote relative to the first computer, and wherein the ~~customer~~ consumer views and considers the computer viewable data related to the consumption of the utility which is associated with the identified utility rate, and then affirmatively selects the identified utility rate ~~information~~ which meets their needs; and

establishing a compensation for the first and second parties for acting on the behalf of the consumer to provide the cost savings realized by the consumer by the affirmative selection of the identified utility rate, and wherein the consumer remits to the first and second parties a portion of the realized cost savings from affirmatively selecting the identified utility rate ~~information~~ which provides cost savings.

34. (Currently Amended) A computerized method as claimed in claim 33, and wherein before ~~performing an analysis of~~ the step of analyzing the utility consumption information, the method further comprises:

establishing predetermined tolerance parameters by the first party for analyzing the utility consumption information.

35. (Currently Amended) A computerized method as claimed in claim 33, and wherein ~~after the customer views and considers the computer viewable data related to the consumption of the utility, and selects a utility rate which meets their needs, and before the~~ step of establishing a compensation for the first and second parties, ~~the method~~ further comprises:

~~enrolling the customer in the selected utility information by the first party; and wherein the step of establishing a compensation for the first and second parties may further include~~ retaining and sharing a portion of the cost savings realized as an earned fee between the first and second parties.

Claims 36-58 (Cancelled).